

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: BRANDON, SHARON R

Case No. 07-08197

Chapter 7

Debtor

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BRADLEY J. WALLER, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$214,938.16</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$0.00</u>
Total Distribution to Claimants: <u>\$14,543.60</u>	Claims Discharged Without Payment: <u>\$140,395.85</u>
Total Expenses of Administration: <u>\$2,979.29</u>	

3) Total gross receipts of \$ 17,522.89 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$17,522.89 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$1,999.29	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,979.29	2,979.29	2,979.29
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	157,609.08	154,939.45	14,543.60
TOTAL DISBURSEMENTS	\$0.00	\$162,587.66	\$157,918.74	\$17,522.89

4) This case was originally filed under Chapter 7 on May 04, 2007.
The case was pending for 47 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/05/2011 By: /s/BRADLEY J. WALLER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
FRAUDULENT CONVEYANCE	1241-000	17,500.00
Interest Income	1270-000	22.89
TOTAL GROSS RECEIPTS		\$17,522.89

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1S	American General Finance	4210-000	N/A	1,600.00	0.00	0.00
2	City of Chicago Department of Water Management	4120-000	N/A	399.29	0.00	0.00
TOTAL SECURED CLAIMS			\$0.00	\$1,999.29	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BRADLEY J. WALLER	2100-000	N/A	2,502.29	2,502.29	2,502.29
BRADLEY J. WALLER	2200-000	N/A	227.00	227.00	227.00
U.S. Bankruptcy Clerk	2700-000	N/A	250.00	250.00	250.00

TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES	N/A	2,979.29	2,979.29	2,979.29
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EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES	N/A	0.00	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1U	American General Finance	7100-000	N/A	1,069.63	1,069.63	102.17
3	US BANK NA/RETAIL PAYMENT SOLUTIONS	7100-000	N/A	20,491.92	20,491.92	1,957.22
4	UMLI/UM Capital LLC	7100-000	N/A	50,806.49	50,806.49	4,852.63
5	LVNV Funding LLC its successors and assigns as	7100-000	N/A	1,880.32	1,880.32	179.59
6	LVNV Funding LLC - Resurgent Capital Services	7100-000	N/A	7,104.79	7,104.79	678.59
7	LVNV Funding LLC its successors and assigns as	7100-000	N/A	8,701.94	8,701.94	831.14
8	Capital Recovery One	7100-000	N/A	417.50	417.50	39.88
9	Capital Recovery One	7100-000	N/A	528.63	528.63	50.49
10	GE Consumer Finance	7100-000	N/A	11,907.88	11,907.88	1,137.35
11	Dyck-O'Neal, Inc.	7100-000	N/A	49,360.72	49,360.72	4,714.54
12	American General Finance	7100-000	N/A	2,669.63	0.00	0.00
12 -2	American General Finance	7200-000	N/A	2,669.63	2,669.63	0.00
TOTAL GENERAL UNSECURED CLAIMS			0.00	157,609.08	154,939.45	14,543.60

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 07-08197

Trustee: (330500) BRADLEY J. WALLER

Case Name: BRANDON, SHARON R

Filed (f) or Converted (c): 05/04/07 (f)

§341(a) Meeting Date: 06/07/07

Period Ending: 04/05/11

Claims Bar Date: 12/27/07

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	RESIDENCE	195,000.00	0.00	DA	0.00	FA
2	CHECKING ACCOUNT WITH CASE	242.00	0.00	DA	0.00	FA
3	SAVINGS ACCOUNT WITH CHASE	108.00	0.00	DA	0.00	FA
4	CHECKING ACCOUNT WITH WASHINGTON MUTUAL	333.16	0.00	DA	0.00	FA
5	HOUSEHOLD GOODS	800.00	0.00	DA	0.00	FA
6	BOOKS, COLLECTIBLES	35.00	0.00	DA	0.00	FA
7	WEARING APPAREL	345.00	0.00	DA	0.00	FA
8	MISC USED JEWELRY	250.00	0.00	DA	0.00	FA
9	1997 CHEVROLET CAVALIER	1,200.00	0.00	DA	0.00	FA
10	2005 NISSAN MAXIMA	16,625.00	0.00	DA	0.00	FA
11	FRAUDULENT CONVEYANCE (u)	0.00	17,500.00		17,500.00	FA
Int	INTEREST (u)	Unknown	N/A		22.89	FA
12	Assets Totals (Excluding unknown values)	\$214,938.16	\$17,500.00		\$17,522.89	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2008

Current Projected Date Of Final Report (TFR): December 10, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-08197
Case Name: BRANDON, SHARON R

Trustee: BRADLEY J. WALLER (330500)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****41-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***9189
Period Ending: 04/05/11

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/01/08	{11}	Howard's Fresh Start, Inc	Payment per court order of 03/28/2008 Compromising Estate's Right, Title and Interest in Adversary	1241-000	8,750.00		8,750.00
05/01/08	{11}	Howard's Fresh Start, Inc	Payment per court order of 03/28/2008 Compromising Estate's Right, Title and Interest in Adversary	1241-000	8,750.00		17,500.00
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.86		17,501.86
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.22		17,504.08
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.22		17,506.30
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.08		17,508.38
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.29		17,510.67
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	1.90		17,512.57
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	1.37		17,513.94
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.24		17,515.18
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.71		17,515.89
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.66		17,516.55
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.76		17,517.31
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.71		17,518.02
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.69		17,518.71
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.76		17,519.47
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.73		17,520.20
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.73		17,520.93
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.71		17,521.64
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.71		17,522.35
11/23/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.54		17,522.89
11/23/09		To Account #*****4166		9999-000		17,522.89	0.00

ACCOUNT TOTALS	17,522.89	17,522.89	\$0.00
Less: Bank Transfers	0.00	17,522.89	
Subtotal	17,522.89	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$17,522.89	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-08197

Case Name: BRANDON, SHARON R

Taxpayer ID #: **-***9189

Period Ending: 04/05/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****41-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/23/09		From Account #*****4165		9999-000	17,522.89		17,522.89
12/09/09	101	U.S. Bankruptcy Clerk	Payment of deferred Adversary filing fee - 07-00876	2700-000		250.00	17,272.89
01/15/10	102	BRADLEY J. WALLER	Dividend paid 100.00% on \$227.00, Trustee Expenses; Reference:	2200-000		227.00	17,045.89
01/15/10	103	BRADLEY J. WALLER	Dividend paid 100.00% on \$2,502.29, Trustee Compensation; Reference:	2100-000		2,502.29	14,543.60
01/15/10	104	American General Finance	Dividend paid 9.55% on \$1,069.63; Claim# 1U; Filed: \$1,069.63; Reference:	7100-000		102.17	14,441.43
01/15/10	105	US BANK NA/RETAIL PAYMENT SOLUTIONS	Dividend paid 9.55% on \$20,491.92; Claim# 3; Filed: \$20,491.92; Reference:	7100-000		1,957.22	12,484.21
01/15/10	106	UMLI/UM Capital LLC	Dividend paid 9.55% on \$50,806.49; Claim# 4; Filed: \$50,806.49; Reference:	7100-000		4,852.63	7,631.58
01/15/10	107	LVNV Funding LLC its successors and assigns as Citibank	Dividend paid 9.55% on \$1,880.32; Claim# 5; Filed: \$1,880.32; Reference:	7100-000		179.59	7,451.99
01/15/10	108	LVNV Funding LLC - Resurgent Capital Services	Dividend paid 9.55% on \$7,104.79; Claim# 6; Filed: \$7,104.79; Reference:	7100-000		678.59	6,773.40
01/15/10	109	LVNV Funding LLC its successors and assigns as Citibank	Dividend paid 9.55% on \$8,701.94; Claim# 7; Filed: \$8,701.94; Reference:	7100-000		831.14	5,942.26
01/15/10	110	Capital Recovery One	Dividend paid 9.55% on \$417.50; Claim# 8; Filed: \$417.50; Reference:	7100-000		39.88	5,902.38
01/15/10	111	Capital Recovery One	Dividend paid 9.55% on \$528.63; Claim# 9; Filed: \$528.63; Reference:	7100-000		50.49	5,851.89
01/15/10	112	GE Consumer Finance	Dividend paid 9.55% on \$11,907.88; Claim# 10; Filed: \$11,907.88; Reference:	7100-000		1,137.35	4,714.54
01/15/10	113	Dyck-O'Neal, Inc.	Dividend paid 9.55% on \$49,360.72; Claim# 11; Filed: \$49,360.72; Reference:	7100-000		4,714.54	0.00

ACCOUNT TOTALS	17,522.89	17,522.89	\$0.00
Less: Bank Transfers	17,522.89	0.00	
Subtotal	0.00	17,522.89	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$17,522.89	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-08197
Case Name: BRANDON, SHARON R

Trustee: BRADLEY J. WALLER (330500)
Bank Name: The Bank of New York Mellon
Account: 9200-*****41-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***9189
Period Ending: 04/05/11

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****41-65	17,522.89	0.00	0.00
Checking # ***-*****41-66	0.00	17,522.89	0.00
Checking # 9200-*****41-66	0.00	0.00	0.00
	\$17,522.89	\$17,522.89	\$0.00